



EXHIBIT 2
DATE 2-16-07
HB 621

February 16, 2007

TO: Chairman Stoker and Members of the House Human Services Committee

FROM: Joy Bruck, volunteer advocate, AARP Montana

RE: **Oppose HB 621, Revise Health Insurance Mandates**

Mr. Chairman and members of the committee my name is Joy Bruck, volunteer advocate for AARP Montana. AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We currently have over 153,000 members in Montana.

We oppose HB 621 because we believe it takes a damaging step backward in providing quality health care coverage for Montanans. First, it is important to remember the mandated benefits we are discussing: preventive disease screenings, prenatal and newborn screenings, mental health care and home health care and others. We know there is evidence that these programs save money in the long run by detecting and treating illness and disease early. Why would we want to eliminate this coverage from basic health insurance?

Secondary prevention, seeking clinical services that screen individuals in order to detect health problems sooner, is critically important. Unfortunately, clinical preventive services are often underutilized. One key factor is insurance coverage: uninsured adults are less likely to receive preventive and screening services or to receive them on a timely basis. By offering insurance products that do not cover preventive medicine, those on these policies are basically uninsured.

Finally, if policies are offered without these benefits, then the cost for policies that *include* these benefits will increase. It will result in fewer people sharing the cost for services. The whole point of health insurance is spreading the risk.

We recognize that mandates do affect the price of insurance to some degree. However, the long-term cost saving to everyone outweighs the increase.

AARP Montana asks that you do not support HB 621.